

## DELTA DENTAL PREMIER® – NETWORK INFORMATION PAGES

- ✓ With over 118,000 dentists nationally, and dentists in all 50 states, Delta Dental Premier is the nation's most extensive dental network.
- ✓ Delta Dental Premier dentists will not bill a Delta Dental patient for any amounts over Delta Dental Maximum Approved Fees for covered services, protecting subscribers from unexpected "balance bill" charges.
- ✓ Participating dentists have agreed to bill Delta Dental, avoiding the need for Delta Dental subscribers to pay first and wait for reimbursement. For covered services, subscribers are initially responsible only for co-payments and deductibles, if any.
- ✓ Subscribers have direct access to Delta Dental Premier dentists, including Specialists. Availability and appointment scheduling is always independently determined by each individual dentist, not by Delta Dental.
- ✓ Pre-selection of a dentist is never required. Every member of the family may use a different dentist.

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### How Benefit Payment Is Based On The Dentist Selected

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A patient's share of the cost for any covered service depends on whether the dentist participates in Delta Dental Premier. In the event any dentist (Delta Dental or non-participating) discounts, waives or rebates any portion of a charge for a covered service, benefit calculations will be based on the reduced amount.

**Delta Dental Premier dentists** have agreed to Delta Dental Premier Maximum Approved Fees.

- Any payment made by Delta Dental will be based on the dentist's submitted charge, subject to the Maximum Approved Fees in the state where services are provided. No amounts over and above Maximum Approved Fees can be billed to a Delta Dental subscriber for a covered service.
- Delta Dental will send payment directly to the Delta Dental Premier dentist and subscribers are only responsible for payment of the deductible, when applicable, co-payments and non-covered services.

**Non-participating dentists** are dentists who do not participate in any Delta Dental dentist network.

- **Benefits apply for covered services received from a non-participating dentist, but subscriber out-of-pocket costs are typically higher.**
- Any payment made by Delta Dental will be based on the dentist's submitted charge, subject to the Maximum Approved Fees applicable to non-participating dentists. Maximum Approved Fees may be greatly reduced for non-participating providers. **Non-participating dentists may bill a Delta Dental subscriber for amounts over and above the applicable Delta Dental Maximum Approved Fee, frequently resulting in higher out-of-pocket costs for covered services.**
- Subscribers are responsible for payment of the deductible, when applicable, co-payments, fees for services for which no benefit is applicable **plus any difference between the payment made by Delta Dental and the non-participating dentist's actual charge.**
- Any payment made by Delta Dental for services received from a non-participating provider may be paid to the provider or directly to the enrolled subscriber, depending on the state in which the services were received and whether there was a valid Assignment of Benefits. **Subscribers are responsible for full payment to a non-participating provider according to that office's billing practices.**

**SEE THE REVERSE SIDE OF THIS PAGE FOR IMPORTANT ADDITIONAL NETWORK INFORMATION AND THE STEPS TO FOLLOW TO LOCATE A PARTICIPATING DELTA DENTAL DENTIST.**

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**Maximize benefits by always selecting a Delta Dental Premier dentist.**

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For a current listing of Delta Dental dentists in New Mexico,  
visit the website at [deltadentalnm.com](http://deltadentalnm.com).

To search for a dentist nationally,  
log on to [deltadental.com](http://deltadental.com) and follow these simple steps:

- Step 1** – After following the *Dentist Search* link in the *Looking for a dentist* area, select Delta Dental Premier as the dental plan selection.
- Step 2** – Enter the city, zip code or state where dental services will be received.
- Step 3** – Define the distance range for the search and the maximum number of dentists (up to 250) to be identified in the search.
- Step 4** – Use this step to search for an individual dentist, to see whether a dentist is a participating Delta Dental dentist, or to search for dentists in a certain specialty.

A “Notice of Privacy Practices” is available from Delta Dental of New Mexico at [deltadentalnm.com](http://deltadentalnm.com)  
in the Subscriber section or by writing to:  
Delta Dental of New Mexico, 2500 Louisiana Blvd NE, Suite 600, Albuquerque, New Mexico 87110.

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*Delta Dental Plans Association is the source of the provider/network statistical information shown on these Network Information Pages.*

**QUESTIONS? CALL DELTA DENTAL’S BENEFIT SERVICE DEPARTMENT AT (505) 855-7111 OR (877) 395-9420**